House, and with the Administration to make this bill possible.

Secretary Summers in coordination with Chairman Rainer and Chairman Levitt and countless numbers of their staff put in many hours working through this language to reach agreement.

Finally, I would like to thank Chairman COMBEST, Chairman LEACH, Chairman BLILEY and all the Ranking Members who have worked so hard on this legislation, particularly to pass the H.R. 4541 version of this bill through the House, and to produce the final package we have presented today. Everyone involved and their staff should be commended for their extraordinary efforts.

It is my hope that this legislation will enable America to continue being the world leader in financial markets for decades to come.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 5, 2000

Mrs. ROUKEMA. Mr. Speaker, I am very pleased that H.R. 5640 included a provision, originally included in my bill H.R. 3637, that makes certain technical corrections to the Homeowners Protection Act of 1998. Although there is no specific effective date attached to the provision, it is the expectation of Congress that lenders subject to sections 402 (b) and (c); 405 (a) and (b); 406(c)(2) will have a reasonable period of time to effect compliance with the terms of these sections. Those sections offer guidance on specific products and processes that are not addressed in the original law. Lenders will need time to make systems changes and conform administrative processes to the new provisions. This flexibility is especially important because the Homeowners Protection Act of 1998 does not authorize a federal agency to provide implementing regulations and guidance.

RECOGNIZING "FALUN DAFA WEEK"

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES Thursday, December 14, 2000

Mr. HOLT. Mr. Speaker, in May of 1992, Mr. Li Hongzhi had an idea—one that would promote better health and moral living in the people of China and those around the world who chose to partake in the ancient practice of

Falun Dafa.

The phenomenon quickly swept the country and eventually the world as men and women rediscovered their ancient Chinese culture. Through simple exercises, practitioners strove to renew their senses of Truthfulness, Compassion and Forbearance that serve as a foundation for their happiness and spiritual satisfaction. Ultimately, individuals found strength, physical well-being and peace as they embraced the simplicity of this self-improvement practice.

But despite the recognition that Mr. Li gained throughout the world and despite the thousands of practitioners scattered all over the globe, a crackdown occurred—a crackdown that denied the right to freedom of religion to thousands of Chinese citizens.

Apparently through fear of losing control over its citizens, the Chinese government started a crusade to persecute those practicing Falun Dafa. Characterized as an "evil force," the Chinese government worked tirelessly to suppress the practice of Falun Dafa by enacting anti-cult laws and committing human rights abuses.

Although Falun Dafa believers lead peaceful lives and emphasize nonviolence, practitioners found themselves being persecuted, beaten and imprisoned for simply practicing their beliefs. Numerous men and women have been the victims of torture, suffering and death, and many individuals feel that these attacks on Falun Dafa practitioners are unconscionable and unwarranted. They fly in the face of freedoms that we in the United States all too often take for granted.

Mr. Speaker, all people should have the right to practice their religious and philosophical beliefs without persecution or prejudice. Therefore, in honor of those men and women who have risked their lives for the practice of Falun Dafa and in honor of the emotional and physical benefits that Falun Dafa has given to thousands of practitioners worldwide, I urge my colleagues to join me in condemning this abuse of religious freedom. Let us recognize those who choose to participate in the Falun Dafa movement and commend the contributions, spiritual fulfillment and happiness that it has offered to many individuals worldwide.

HONORING DR. HOWARD D. CLARK

HON. CHARLES W. "CHIP" PICKERING

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 2000

Mr. PICKERING. Mr. Speaker, today I honor Dr. Howard D. Clark, a constituent of mine from Morton, Mississippi, for receiving the "National Country Doctor of the Year" award for the year 2000. This award is sponsored by Safe Care, Inc., a national physician association based in Irving, Texas. Dr. Clark was selected for this award from 501 nominees submitted from 41 states. Safe Care defines a "country doctor" as one who serves a community with a population of 25,000 or less. Morton's population is approximately 3,000 people. Dr. Clark, who has been practicing in Morton since 1965, is truly an "old time family doctor" who still makes house calls and knows his patients as people and friends, not strangers.

Dr. Clark's philosophy has always been that if he was going to be someone's doctor, he was going to be it 24 hours a day, 7 days a week. In the early days of his practice, he would make rounds at the hospital, work at his clinic all day, and then pick up his house calls for the nights, working as late as 10 p.m. each night.

Dr. Clark, at the age of 73 shows no signs of slowing down his service as a physician. He sees an average of 60 patients a day, cares for about 20 more in the hospital, and 110 in

the local nursing home. Twice a week he works the 12 hour night shift at the Scott Regional Hospital emergency room. Twice a month, he handles the 36 hour weekend shift at the emergency room.

The commitment of Dr. Clark to the town of Morton, Scott County, and the surrounding area is legendary. In a letter to the "Country Doctor of the Year" nomination committee, Morton's Mayor Charles Steadman wrote that "Dr. Clark has served the local high school as the Doc on the sidelines at all ball games at no charge, having missed only one game in 48 years because he was delivering a baby. In the past few years, he had heart surgery on a Tuesday and was at the game with the team the following Friday night." Michael Edwards, Administrator at Scott Regional Hospital wrote that in 1994, "Dr. Clark had cervical surgery one Monday morning after making his morning hospital calls. He checked out of the hospital Tuesday morning and saw patients in his clinic on the way home. He saw patients daily in his clinic and in the hospital during his postoperative days. Not once, did I ever hear Dr. Clark complain."

Dr. Clark's undergraduate degree is from Mississippi State University and his medical degree is from Tulane University. He and his wife, Jackie, together have 13 children, 22 grandchildren, and 12 great-grandchildren. Six of the children were born to Dr. Clark and his first wife, Mildred, who passed away 33 years ago. In the Morton area, Dr. Clark has delivered more than 4,500 babies.

Sid Salter, Editor of the Scott County Times newspaper stated that "Dr. Clark is most deserving of this award because of his generosity, stamina, bedside manner, dedication to community, and his medical ability." Further, he said that Dr. Clark has been the complete package in his county—serving his patients, his town, his country, his state and nation, and his fellow man faithfully and true for decades.

Thus, it is an honor indeed for me to recognize and bring to the attention of Congress a fine Christian gentleman, my constituent from Morton, Mississippi, Dr. Howard D. Clark, the National Country Doctor of the Year. Congratulations Dr. Clark.

THE MIDDLETOWN THRALL LI-BRARY CELEBRATES A CENTURY OF SERVICE

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 2000

Mr. GILMAN. Mr. Speaker, I wish to call to the attention of our colleagues the Centennial of the Thrall Library in Middletown, N.Y. On January 12, 2001 the Middletown Thrall Library will celebrate 100 years of service to our community.

The Thrall Library was first constructed at the turn of the century with funds donated by Mrs. Sabra Maretta Thrall. Mrs. Thrall gave the City of Middletown \$30,000 with the instruction that the money was to be used to build a public library. It was important to Mrs. Thrall that all residents have access to the library and that it remains open to the public.

At the time Mrs. Thrall made her donation, Middletown was a thriving, vital railroad center